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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

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In Re: ) Case No.: 18-26902  
Charissa A Stiefvater )  
 ) Chapter 13  
 )  
Debtor(s). ) Judge Carol A. Doyle

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NOTICE OF MOTION

TO: Tom Vaughn, *Via Electronic Filing*  
Charissa A Stiefvater, 2 Delaware Court Schaumburg, IL 60193, *Via US Mail*  
Additional Creditors, *Via Attached Notice of Chapter 13 Bankruptcy Case*

On November 27, 2018 at 10:30 a.m. or soon thereafter as I may be heard, I shall appear before Bankruptcy Judge Carol A. Doyle or any other Bankruptcy Judge presiding at 219 South Dearborn, Courtroom 742, Chicago, Illinois 60604, and shall request that the Attorney's Application for Compensation be entered, at which time you may appear if so desired.

/s/ David H. Cutler  
David H. Cutler, ESQ  
Attorney for Debtor(s)  
Cutler & Associates Ltd.  
4131 Main St.  
Skokie, IL 60076  
(847) 673-8600

CERTIFICATE OF SERVICE

The undersigned, an Attorney, does hereby certify that a copy of this Notice and Motion was filed AND sent electronically and via US MAIL to the above captioned by 6:00 p.m. on or before November 5, 2018.

/s/ David H. Cutler  
Attorney for Debtor(s)

**Information to identify the case:**

Debtor 1	Charissa A Stiefvater			Social Security number or ITIN xxx-xx-5613
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	Northern District of Illinois			Date case filed for chapter 13 9/25/18
Case number: 18-26902				

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Charissa A Stiefvater	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2 Delaware Court Schaumburg, IL 60193	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutterfilings@gmail.com">cutterfilings@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/26/18

**For more information, see page 2**

Debtor Charissa A Stiefvater

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**November 6, 2018 at 03:00 PM**

**Location:**  
55 East Monroe, Suite 3850, Chicago, IL 60603

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Debtors must bring a picture ID and proof of their Social Security Number.**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 1/7/19**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 12/4/18**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 3/25/19**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/27/18 at 10:30 AM, Location: 219 South Dearborn, Courtroom 742, Chicago, IL 60604

**The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Charissa A Stiefvater  
DebtorCase No. 18-26902-CAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0732-

User: rgreen  
Form ID: 3091Page 1 of 2  
Total Notices: 22

Date Recd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db +Charissa A Stiefvater, 2 Delaware Court, Schaumburg, IL 60193-5704  
 27105042 +A/r Concepts, 18-3 E Dundee Rd, Barrington, IL 60010-5275  
 27105043 +Amercred, 400 West Lake Street, Roselle, IL 60172-3574  
 27105044 ++CAINE & WEINER COMPANY, 12000 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, Po Box 5010,  
 Woodland Hills, CA 91365)  
 27105046 +Certified Services Inc, Attn: Bankruptcy Dept, 1300 N Skokie Highway Suite 103a,  
 Gurnee, IL 60031-2144  
 27105047 +Chamberlain College, 3005 Highland Parkway, Downers Grove, IL 60515-5798  
 27105049 +Merchants Credit, 223 W Jackson Blvd, Ste 700, Chicago, IL 60606-6914  
 27105050 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400  
 27105051 +Nationwide Credit & Collections, Inc, Attn : Bankruptcy, 815 Commerce Dr Ste 270,  
 Oak Brook, IL 60523-8852  
 27105054 +Nordstrom, 1600 Seventh Ave, Suite 2600, Seattle, WA 98101-2284  
 27105056 PNC, PO Box 1397, Pittsburgh, PA 15230-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Sep 27 2018 02:01:37 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 tr +E-mail/Text: 34 NOTICE@TVCH13.NET Sep 27 2018 02:03:43 Tom Vaughn,  
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
 usc +E-mail/Text: USCPREGION11.ES.ECF@USDOJ.GOV Sep 27 2018 02:02:37 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 27105045 EDI: CAPITALONE.COM Sep 27 2018 03:43:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 27105048 +EDI: RCSFNBMARIN.COM Sep 27 2018 05:43:00 Credit One Bank, Attn: Bankruptcy,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 27105052 +E-mail/Text: electronicbkydocs@neinet.net Sep 27 2018 02:02:52 Nelnet, Attn: Claims,  
 Po Box 82505, Lincoln, NE 68501-2505  
 27105053 +EDI: AGFINANCE.COM Sep 27 2018 05:38:00 OneMain Financial, Attn: Bankruptcy,  
 601 NW 2nd Street, Evansville, IN 47708-1013  
 27105057 EDI: PRA.COM Sep 27 2018 05:38:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502  
 27105058 +EDI: DRIV.COM Sep 27 2018 05:38:00 Santander Consumer USA, Attn: Bankruptcy,  
 Po Box 961245, Fort Worth, TX 76161-0244  
 27105059 +EDI: RMSC.COM Sep 27 2018 05:43:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 27105060 +EDI: WARK.COM Sep 27 2018 05:38:00 World Acceptance/Finance Corp, Attn: Bankruptcy,  
 Po Box 6429, Greenville, SC 29606-6429

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27105053\* +Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

TOTALS: 0, \* 1, # 0

Addresses marked '\*' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: rgreen  
Form ID: 309I

Page 2 of 2  
Total Notices: 22

Date Rcvd: Sep 26, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

David H Cutler on behalf of Debtor I Charissa A Stiefvater cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Patrick S Layng USCPRegion11.ES.ECF@usdoj.gov  
Tom Vaughn ecf@nvchi3.net, ecfchi@gmail.com

TOTAL: 3

## UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS

## Eastern Division

In Re: ) BK No.: 18-26902  
Charissa A Stiefvater )  
 ) Chapter: 13  
 ) Honorable Carol A. Doyle  
 )  
Debtor(s) )

**ATTORNEY'S APPLICATION FOR CHAPTER 13 COMPENSATION UNDER  
THE COURT-APPROVED RETENTION AGREEMENT**  
**(Use for cases filed on or after April 20, 2015)**

The undersigned attorney seeks compensation pursuant to 11 U.S.C. § 330(a)(4)(B) and the **Court-Approved Retention Agreement** executed by the debtor(s) and the attorney, for representing the interests of the debtor(s) in this case.

**Use of Court-Approved Retention Agreement:**

The attorney and the debtor(s) have entered into the Court-Approved Retention Agreement.

**Attorney Certification:**

The attorney hereby certifies that:

1. All disclosures required by General Order No. 11-2 have been made.
2. The attorney and the debtor(s) have either:
  - (i) not entered into any other agreements that provide for the attorney to receive:
    - a. any kind of compensation, reimbursement, or other payment, or
    - b. any form of, or security for, compensation, reimbursement, or other payment that varies from the Court-Approved Retention Agreement; or
  - (ii) have specifically discussed and understand that:
    - a. the Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation;
    - b. the terms of the Court-Approved Retention Agreement take the place of any conflicting provision in an earlier agreement;
    - c. the Court-Approved Retention Agreement cannot be modified in any way by other agreements; and
    - d. any provision of another agreement between the debtor and the attorney that conflicts with the Court-Approved Retention Agreement is void.

**Compensation sought for services in this case pursuant to the Court-Approved Retention Agreement:**

\$ 4,000.00 flat fee for services through case closing

**Reimbursement sought for expenses in this case:**

- \$ for filing fee paid by the attorney with the attorney's funds
- \$ for other expenses incurred in connection with the case and paid by the attorney with the attorney's funds (itemization must be attached)
- \$ Total reimbursement requested for expenses.

**Funds previously paid to the attorney by or on behalf of the debtor(s) in the year before filing this case and not reflected in or related to the Court-Approved Retention Agreement:**

None

A total of \$ .

Date of Application: 11/5/2018

Attorney Signature /s/ David H. Cutler